

Fill in this information to identify the case:

Debtor 1 Leona Quatena McGowan

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia

Case number 19-50567-SCS

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Headlands Residential 2019-RPL1 Owner
Name of creditor: Trust

Court claim no. (if known): 11-2

Last 4 digits of any number you use to
identify the debtor's account: 2 5 0 6

Date of payment change:
Must be at least 21 days after date of this notice 01/01/2022

New total payment: \$ 864.37
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 381.55 New escrow payment: \$ 396.73

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Leona Quatena McGowan
First Name Middle Name Last Name

Case number (if known) 19-50567-SCS

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 12/10/2021

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354
1-800-327-7861
<https://myloanweb.com/BSI>

ACCOUNT NUMBER: [REDACTED]

004

DATE: 11/23/21

LEONA WILLIAMS
272 BENDIX RD
VIRGINIA BEACH, VA 23452

PROPERTY ADDRESS
1941 KENSINGTON DR
HAMPTON, VA 23663

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/01/2022 THROUGH 12/31/2022.

----- ANTICIPATED PAYMENTS FROM ESCROW 01/01/2022 TO 12/31/2022 -----

HOMEOWNERS INS	\$1,778.00
FHA MIP -RBP	\$899.64
CITY	\$1,770.72
CITY	\$117.96
TOTAL PAYMENTS FROM ESCROW	\$4,566.32
MONTHLY PAYMENT TO ESCROW	\$380.52

----- ANTICIPATED ESCROW ACTIVITY 01/01/2022 TO 12/31/2022 -----

ANTICIPATED PAYMENTS				ESCROW BALANCE COMPARISON	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$902.39	\$1,778.00
JAN	\$380.52	\$74.97	FHA MIP -RBP	\$1,207.94	\$2,083.55
FEB	\$380.52	\$1,778.00	HOMEOWNERS INS	\$189.54-	\$686.07
		\$74.97	FHA MIP -RBP	L1-> \$264.51-	L2-> \$611.10
MAR	\$380.52	\$74.97	FHA MIP -RBP	\$41.04	\$916.65
APR	\$380.52	\$74.97	FHA MIP -RBP	\$346.59	\$1,222.20
MAY	\$380.52	\$74.97	FHA MIP -RBP	\$652.14	\$1,527.75
JUN	\$380.52	\$74.97	FHA MIP -RBP	\$957.69	\$1,833.30
		\$806.00	CITY	\$151.69	\$1,027.30
		\$58.98	CITY	\$92.71	\$968.32
JUL	\$380.52	\$74.97	FHA MIP -RBP	\$398.26	\$1,273.87
AUG	\$380.52	\$74.97	FHA MIP -RBP	\$703.81	\$1,579.42
SEP	\$380.52	\$74.97	FHA MIP -RBP	\$1,009.36	\$1,884.97
OCT	\$380.52	\$74.97	FHA MIP -RBP	\$1,314.91	\$2,190.52
NOV	\$380.52	\$74.97	FHA MIP -RBP	\$1,620.46	\$2,496.07
DEC	\$380.52	\$74.97	FHA MIP -RBP	\$1,926.01	\$2,801.62
		\$964.72	CITY	\$961.29	\$1,836.90
		\$58.98	CITY	\$902.31	\$1,777.92

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. **YOUR ESCROW SHORTAGE IS \$875.61.**

***** Continued on reverse side *****

CALCULATION OF YOUR NEW PAYMENT	
PRIN & INTEREST	\$467.64
ESCROW PAYMENT	\$380.52
SHORTAGE PYMT	\$16.21
NEW PAYMENT EFFECTIVE 01/01/2022	\$864.37
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$611.10.	

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 07/01/2021 AND ENDING 06/30/2022. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 07/01/2021 IS:

PRIN & INTEREST	\$467.64
ESCROW PAYMENT	\$367.30
SHORTAGE PYMT	\$14.25
BORROWER PAYMENT	\$849.19

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW		ESCROW BALANCE		
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL
					STARTING BALANCE	\$889.00	\$92.61
JUL	\$367.30	\$381.55 *	\$74.97		FHA MIP -RBP	\$1,181.33	\$399.19
JUL				\$74.97	FHA MIP -RBP		
AUG	\$367.30	\$381.55 *	\$74.97		FHA MIP -RBP	\$1,473.66	\$705.77
AUG				\$74.97	FHA MIP -RBP		
SEP	\$367.30	\$381.55 *	\$74.97		FHA MIP -RBP	\$1,765.99	\$1,012.35
SEP				\$74.97	FHA MIP -RBP		
OCT	\$367.30	\$381.55 *	\$74.97		FHA MIP -RBP	\$2,058.32	A-> \$289.23
OCT				\$74.97 *	FHA MIP -RBP		
OCT				\$964.72	CITY		
OCT				\$64.98	CITY		
NOV	\$367.30	\$381.55 *	\$74.97		FHA MIP -RBP	\$2,350.65	\$595.81
NOV				\$74.97	FHA MIP -RBP		
DEC	\$367.30	\$0.00	\$74.97		FHA MIP -RBP	\$1,778.00	\$595.81
DEC			\$806.00		CITY		
DEC			\$58.98		CITY		
JAN	\$367.30	\$0.00	\$74.97		FHA MIP -RBP	\$2,070.33	\$595.81
FEB	\$367.30	\$0.00	\$1,778.00		HOMEOWNERS INS T->	\$584.66	\$595.81
FEB			\$74.97		FHA MIP -RBP		
MAR	\$367.30	\$0.00	\$74.97		FHA MIP -RBP	\$876.99	\$595.81
APR	\$367.30	\$0.00	\$74.97		FHA MIP -RBP	\$1,169.32	\$595.81
MAY	\$367.30	\$0.00	\$74.97		FHA MIP -RBP	\$1,461.65	\$595.81
JUN	\$367.30	\$0.00	\$74.97		FHA MIP -RBP	\$889.00	\$595.81
JUN			\$806.00		CITY		
JUN			\$58.98		CITY		
	\$4,407.60	\$1,907.75	\$4,407.60	\$1,404.55			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$584.66. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$289.23.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus

Shortage:

Any shortage in your escrow account is usually caused by one the following items:

- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
- A projected increase in taxes for the upcoming year.
- The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
- A refund was received from the taxing authority or insurance carrier.
- Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NEWPORT NEWS DIVISION**

In Re:

Case No. 19-50567-SCS

Leona Quatena McGowan
fka Leona Quatena Williams

Chapter 13

Debtor.

Judge Stephen C. St. John

CERTIFICATE OF SERVICE

I certify that on December 10, 2021, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

John Russell Bollinger, Debtor's Counsel
ecf@bolemanlaw.com

Kathryne Mary Rose Shaw, Debtor's Counsel
ecf@bolemanlaw.com

R. Clinton Stackhouse, Jr., Chapter 13 Trustee
bcourt@rcsch13.com

Office of the United States Trustee
ustpreion04.no.ecf@usdoj.gov

I further certify that on December 10, 2021, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Leona Quatena McGowan, Debtor
1941 Kensington Drive
Hampton, VA 23663

Dated: December 10, 2021

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com